IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Invento	or :	Christopher Warnock
Serial No.	. :	10/724,521
Filed	•	November 28, 2003
Art Unit	:	2624
Confirmation Numb	er :	8904
Examiner	:	David Rashid
Title	:	Method and Apparatus for Improved Information
		Transactions
Attorney Docket No	. :	EBRY0003
November 20, 2007		
Commissioner for P P.O. Box 1450 Alexandria, VA 223		
in in	FORMAT	ION DISCLOSURE STATEMENT
Examiner:	•	
This Information Dis	closure Stat	rement is submitted:
() under 37 CFI (Within three mo mailing date of fire	nths of filing na	ational application; or date of entry of international application; or before n the merits; whichever occurs last)
 (X) under 37 CFR 1.97(c) together with either a: () Certification under 37 CFR 1.97(e), or (X) a \$180.00 fee under 37 CFR 1.17(p), or (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first) 		
() a \$180	cation under 0.00 fee under er final action or	gether with a: 37 CFR 1.97(e), and er 37 CFR 1.17(p). notice of allowance, whichever occurs first, but before payment of
		1

- (X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. EBRY0003).
- (X) Applicant(s) submit herewith PTO Form 1449 (Modified) -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.
- () A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449 (Modified), as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO Form 1449 (Modified) and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

1

Michael A. Glenn Reg. No. 30,176

Customer No. 22862